

Information to identify the case:

Debtor 1: Ayyaz Ahmed First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-1878 EIN: -----
Debtor 2: Aysha Khan (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-1152 EIN: -----
United States Bankruptcy Court: District of New Jersey Case number: 23-21777-SLM	Date case filed in chapter: 13 12/21/23 Date case converted to chapter: 7 3/28/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ayyaz Ahmed	Aysha Khan
2. All other names used in the last 8 years		
3. Address	116 Boonton Ave. Butler, NJ 07405	116 Boonton Ave. Butler, NJ 07405
4. Debtor's attorney Name and address	Aniello D. Cerreto Law Office of Aniello D. Cerreto, Esq. Gordons Corner Professional Plaza 215 Gordons Corner Rd., Ste.1 Manalapan, NJ 07726	Contact phone 732-446-2235 Email: adclawoffice@gmail.com
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 4/9/24
7. Meeting of creditors	May 20, 2024 at 02:00 PM	Location: Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 7/19/24
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Ayyaz Ahmed
Aysha Khan
Debtors

Case No. 23-21777-SLM
Chapter 7

District/off: 0312-2
Date Rcvd: Apr 09, 2024

User: admin
Form ID: 309A

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ayyaz Ahmed, Aysha Khan, 116 Boonton Ave., Butler, NJ 07405-2910
520117889	Atlantic Health System, Po Box 21385, New York, NY 10087-1385
520117890	BMW Financial Services, Po Box 3608, Dublin, OH 43016-0306
520117891	Borough of Butler, 1 Ace Rd, Butler, NJ 07405-1348
520176092	+ CHILTON MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520117892	Capital Bank, Opensky Cbnk, 2275 Research Blvd Ste 600, Rockville, MD 20850-6238
520184278	+ Cardinal Health 108, LLC, 7000 Cardinal Place, Dublin, OH 43017-1091
520184280	+ Cardinal Health 110, LLC, 7000 Cardinal Place, Dublin, OH 43017-1091
520117894	+ Champion Estates Res. Owners Assoc, Inc., Allen, Stein & Durbin, P.C. 6243 W Ih 10, San Antonio, TX 78201-2086
520117898	Fleischer, Fleischer & Suglia, Four Greentree Centre 601 Route 73 N Ste, Marlton, NJ 08053-3475
520117903	Leonite Capital LLC Pashman Stein Walder Hayden 21, Hackensack, NJ 07601-7054
520176093	+ MONTCLAIR RADIOLOGY, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520117906	Marine Midland Mortgage, Po Box 26648, Oklahoma City, OK 73126-0648
520117907	Morris County Sheriffs Office, 56 Washington St, Morristown, NJ 07960-6812
520117908	NYC Dept. of Finance, Po Box 3615, New York, NY 10008-3615
520117910	PSE&G, Po Box 709, Newark, NJ 07101-0709
520117911	Smith Drug Co., a div of J M Smith Corp, 9098 Fairforest Rd, Spartanburg, SC 29301-1134
520128533	+ Smith Drug Company, A division of JM Smith Corp., c/o Zeichner Ellman & Krause LLP, Attn. Bruce S. Goodman, Esq., 730 Third Avenue, New York, New York 10017-3206
520117915	Thurman & Phillips P.C, 4093 De Zavala Rd, Shavano Park, TX 78249-2066
520139786	+ Truist Bank, Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
520139787	+ Truist Bank, successor by, merger to SunTrust Bank, 1001 Semmes Avenue, Richmond, Virginia 23224-2245
520214192	+ Value Drug Company, c/o Michael R. Herz, Esq., 49 Market Street, Morristown, NJ 07960-5122
520117918	Value Drug Company, 195 Theater Dr, Duncansville, PA 16635-7144

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: adclawoffice@gmail.com	Apr 09 2024 20:43:00	Aniello D. Cerreto, Law Office of Aniello D. Cerreto, Esq., Gordons Corner Professional Plaza, 215 Gordons Corner Rd., Ste.1, Manalapan, NJ 07726
tr	+ Email/Text: charles.forman@xitrustee.com	Apr 09 2024 20:43:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 09 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 09 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520195288	Email/PDF: bncnotices@becket-lee.com	Apr 09 2024 21:00:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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520117887	Email/PDF: bncnotices@becket-lee.com	Apr 09 2024 21:00:53	Amex, Po Box 981540, El Paso, TX 79998-1540
520117888	Email/Text: bankruptcies@andanet.com	Apr 09 2024 20:44:00	Anda Inc., 2915 Weston Rd, Weston, FL 33331-3627
520172998	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 20:49:12	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520117889	Email/Text: customer.service@atlantichealth.org	Apr 09 2024 20:44:00	Atlantic Health System, Po Box 21385, New York, NY 10087-1385
520121755	+ EDI: AISACG.COM	Apr 10 2024 00:40:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520117893	EDI: CAPITALONE.COM	Apr 10 2024 00:40:00	Capital One, Po Box 30285, Salt Lake Cty, UT 84130-0285
520126993	+ EDI: AIS.COM	Apr 10 2024 00:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520117895	^ MEBN	Apr 09 2024 20:43:13	Coastal/prosp, 221 Main St Ste 400, San Francisco, CA 94105-1913
520117896	Email/PDF: creditonebknotifications@resurgent.com	Apr 09 2024 20:50:21	Credit One Bank Na, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
520164350	^ MEBN	Apr 09 2024 20:43:30	De Lage Landen Financial Services, Inc., c/o Nicola G. Suglia, Esquire, Fleischer, Fleischer & Suglia, P.C., 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
520171617	Email/Text: BNCnotices@dcmservices.com	Apr 09 2024 20:43:00	Emergency Physician Associates of North Jersey PC, PO Box 1123, Minneapolis, MN 55440-1123
520117899	Email/Text: mhall@foxrothschild.com	Apr 09 2024 20:43:00	Fox Rothschild LLP, 49 Market St, Morristown, NJ 07960-5122
520172188	+ EDI: IRS.COM	Apr 10 2024 00:40:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520117901	EDI: JPMORGANCHASE	Apr 10 2024 00:40:00	JPMCB Auto, Po Box 901076, Fort Worth, TX 76101-2076
520117902	^ MEBN	Apr 09 2024 20:43:24	KML Law Group P.C., JEK, Esq., RPA, Esq., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520192714	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2024 21:00:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520117904	^ MEBN	Apr 09 2024 20:42:53	Mackie Wolf Zientz & Mann, PC, 14160 Dallas Pkwy Ste 900, Dallas, TX 75254-4314
520117905	EDI: CITICORP	Apr 10 2024 00:40:00	Macy's, Po Box 71359, Philadelphia, PA 19176-1359
520153475	+ EDI: AISMIDFIRST	Apr 10 2024 00:40:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520117909	EDI: PRA.COM	Apr 10 2024 00:40:00	PORTFOLIO RECOV ASSOC, 120 Corporate Blvd, Norfolk, VA 23502-4952
520212244	EDI: PRA.COM	Apr 10 2024 00:40:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520139555	+ Email/Text: bankruptcy@bbandt.com	Apr 09 2024 20:44:00	Truist Bank, Bankruptcy Department 306-40-04-95, P.O. Box 27767, Richmond, VA 23261-7767
520117916	Email/Text: bankruptcy@bbandt.com	Apr 09 2024 20:44:00	Truist Mortgage, Po Box 849, Wilson, NC 27894-0849
520120625	Email/PDF: OGCRegionIBankruptcy@hud.gov	Apr 09 2024 21:00:34	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New

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520117917

Email/Text: bankruptcy@uscbcorporation.com

York, NY 10278

Apr 09 2024 20:43:00

USCB Corp, Po Box 75, Archbald, PA
18403-0075

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520117897		De Lage Landen Financial Services Inc., 1111 Old Eagle School Rd Ste 1 Wayne, PA
520117900		GCM Capital, 360 Hamilton Ave Ste 615 White Plains, N
520117912		Stone Oaks Property Owners Assoc. Inc., 19210 Huebner Rd Ste 100 San Antonio, TX
520117913		Tenaglia and Hunt Pa Your client Citibank N.A. Att, 395 W Passaic St Ste 205 Rochelle Park,
520117914		The Law Office of Aniello D. Cerreto, Esq., 215 Gordons Corner Road Suite 1i English
520117919		Zeichner Ellman & Krause LLP, 1211 Avenue of the Americas New York, NY

TOTAL: 6 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

Name	Email Address
Andre L. Kydala	on behalf of Creditor Deluxe Services Group kydalalaw@aim.com kydalalaw@aim.com
Aniello D. Cerreto	on behalf of Debtor Ayyaz Ahmed adclawoffice@gmail.com
Aniello D. Cerreto	on behalf of Joint Debtor Aysha Khan adclawoffice@gmail.com
Bruce Seth Goodman	on behalf of Creditor Smith Drug Company a division of J M Smith Corporation bgoodman@zeklaw.com, 8630711420@filings.docketbird.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Christopher John Leavell	on behalf of Creditor ASD Specialty Healthcare LLC d/b/a Besse Medical cleavell@klehr.com, lclark@klehr.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Herbert K. Ryder	on behalf of Creditor Greenwich Capital Management Limited Partnership hryder@hkryderlaw.com g16776@notify.cincompass.com;ryder.herbertb124178@notify.bestcase.com
Matthew K. Fissel	on behalf of Creditor Truist Bank wbefcf@brockandscott.com matthew.fissel@brockandscott.com

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Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Michael R. Herz

on behalf of Creditor Value Drug Company mherz@foxrothschild.com cbrown@foxrothschild.com

Nicola G. Suglia

on behalf of Creditor De Lage Landen Financial Services Inc. c/o Nicola Suglia nsuglia@fleischerlaw.com,
fleischercases@fleischerlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13